Completing the Free Application for Federal Student Aid (FAFSA) Tips & Reminders

Getting Started

FSA ID Account:

- Your FSA ID allows you to electronically sign your FAFSA form. Prior to completing the FAFSA, the student and one parent whose information will be on the FAFSA need to create their FSA ID Account (username and password). If the parent does not have a Social Security Number (SSN), they cannot create a FSA ID account. Parent's with no SSN will print the signature page at the end of the FAFSA, sign it and mail it in.

- Create the FSA ID account at Studentaid.gov/fsa-id

Apply online at:

- studentaid.gov/fafsa
- MyStudentAid mobile app

Certified Browsers:

- Mozilla Firefox (Version 68 and above)
- Apple Safari (Version 9 and above)
- Google Chrome (Version 76 and above)

Visit studentaid.gov/help/browser-requirements for the most up-to-date information on browsers.

Pop Up Blockers:

To ensure the application functions properly, make sure the pop-up blocker in your browser allows pop-ups. For help with enabling pop up blockers visit https://studentaid.gov/help/enabling-pop-ups.

Help with completing the FAFSA:

The Federal Student Aid Information Center (FSAIC) provides answers to questions about federal student aid and completing the FAFSA. To reach the FSAIC, call **1-800-4-FED-AID (1-800-433-3243)**. This is a toll-free number sponsored by the U.S. Department of Education.

LOGIN

Get Started:

The FAFSA asks who is logging in - the STUDENT or PARENT?

- <u>I am the student</u> – The student can choose one of three ways to log in to the application: using an FSA ID username, a verified email address, or a verified phone number and the FSA ID password. Only use the student's FSA ID account when logging in as the student. DO NOT USE THE PARENT'S FSA ID ACCOUNT.
- <u>I am a parent, a preparer or student from a Freely Associated State</u> – Can log in using the student's name, student social security number and student date of birth.

Select the FAFSA Application for the year the student is applying for financial aid?

- The FAFSA application year must match the academic year the student will be enrolled in school (for example: High School Seniors will want to select – Start 2021-22 FAFSA).

Create a Save Key:

- The Save Key is a temporary password that students will use if they start the FAFSA form, save it without finishing it, and then want to open it again later to finish it. One benefit of the save key is that students and parents can use this function to access the FAFSA form if they are completing the FAFSA in separate locations. The application is saved for 45 days, unless the applicant submits their application for processing prior to that.
- The Save Key is 4 – 8 Characters and can be alpha or numeric or any combination of numbers and/or uppercase and lowercase letters.

  Use the '?' icon found at the end of each question on the FAFSA if assistance is required in understanding what is being asked. This will provide further guidance to help answer the question.

Skip Logic – There is skip logic built into the FAFSA. If students and parents answer questions a certain way, they are able to skip other questions. Anytime the FAFSA asks if you want to skip questions, say yes, students and parents will not be penalized.

Student Demographics Section

Be sure you are answering questions in this section about the student.

Student email address:

- Students should not use their email address associated with their high school. Once students graduate they will no longer have access to this email account.

PA Residents:

- Students that are PA residents will be reminded to complete the State Grant Form from the Confirmation Page.

> ⓘ You are eligible to transfer your FAFSA information into Pennsylvania's state student aid application. Use the **Start your state application** link on the FAFSA confirmation page to transfer your information.
>
> **Note:** This feature is only displayed once on the confirmation page after submitting your FAFSA.

Student Education:

What will your college grade level be when you begin the 2021-22 school year?

- If the student is currently a senior in high school or will be a first-time college student, select "Never attended college/1st yr." even if the student has taken college classes while in high school.

Will you have your first bachelor's degree before you begin the 2021-22 school year?

- Answer "No" if this is your first time enrolling in school. A *bachelor's* is a four-year degree program.

Are you interested in being considered for work-study?

- Work study is an opportunity for the student to work while enrolled in school. Select "Yes" if the student is interested in being considered for work-study. Answering "yes" does not guarantee that the student will be offered federal work-study and does not commit the student to working.

Student Selective Service:

Are you male or female?

- The gender question is used to determine if the student will need to register with the Selective Service System. Most male citizens and male immigrants (age 18-25) must register with the Selective Service System to receive federal student aid. This requirement applies to any person assigned the sex of male at birth.

Are you registered with the Selective Service System?

- Students will be presented this question if they indicate Male. If the student answers 'No', they will be presented with the question below.

Do you want us to register you with the Selective Service System?

- Male students (age 18-25) and not registered with the Selective Service System, select 'Yes' and the Selective Service System will register the student. Male students can also register over the Internet at https://ssa.gov.
- If students believe that they are not required to register with the Selective Service System, call the Selective Service System office at 1-847-688-6888 for information regarding exemptions or visit the Selective Service System Web site at **https://sss.gov/Registration-Info/Who-Registration**.

Student Driver's License:

Your driver's license number (if you have one):

- This is optional and not required

School Selection

Search for High School:

- List the name of the High School, the city it is located, the state it is located, and then click on Search. Select the name of the student's high school from the list that appears.

Search for Colleges:

- Students can list up to 10 schools that they want to receive the FAFSA information. Students do not have to be accepted or even applied to the school to list them on the FAFSA. If students have a first choice school, they should list that in the first position. If the student doesn't know the Federal School Code, students can search by name, city, or state.
- If the student is interested in more than 10 colleges, once the FAFSA is submitted the student can add any additional schools by logging back into the FAFSA. If students add an eleventh school, the new school code overwrites a previous school code. Students can choose which school to replace with the new school. When this change is made, any college removed from the list will not have automatic access to any *new* information you provide after you've removed that college. However, the college will still have the data you submitted when you listed that college on your FAFSA form. You are not deleting your FAFSA information from the college's system.

*If listing any of the University of Pittsburgh's regional campuses, use the main campus Federal School Code – 008815. *The regional campuses do not have their own code.* If listing any of The Pennsylvania State's regional campuses, use the main campus Federal School Code – 003329. *The regional campuses do not have their own code.**

Dependency Status

Dependency Questions:

The student's dependency status determines whose information must be reported on the FAFSA.

- If the student is a dependent student, the student will report the parents' information.
- If the student is an independent student, the student will report their own information (and, if married, the spouse's information).

Be sure to use the '?' icon found at the end of each question on the FAFSA if assistance is needed in understanding what is being asked.

- If the student has a special circumstance that prevents the student from providing parental information, the FAFSA can still be submitted. However, the FAFSA will be considered incomplete and an Expected Family Contribution (EFC) will not be calculated. The student must contact the financial office at the college or career school applying to and provide an explanation of the student's situation and provide supporting documentation.

Parent Demographics

The student applicant should be answering questions in this section about their parent(s)/stepparent.

Parent Marital Status:

As of today, what is the marital status of your parents?

- Select the answer that describes the student's parent's marital status as of the date the Free Application for Federal Student Aid (FAFSA) is submitted.

Personal Information for Parent:

Who is the parent?

- "Parent" refers to a biological parent, adoptive parent, or a person determined by the state to be a parent (for example, if the parent is listed on the birth certificate). If one of your parents is widowed or divorced and has remarried, answer the questions about that parent and your stepparent. Grandparents, foster parents, legal guardians, older brothers or sisters, widowed stepparents, and aunts and uncles are not considered parents unless they have legally adopted the student. If your legal parents are married to each other, or are not married to each other and *live together*, answer the questions about both of them.

Parent's Social Security Number

- Parents without a SSN must enter all zeroes.

Parent Household Info:

Household Size

- Your Parents – This includes student's parents, or parent and stepparent, based on their marital status
- Yourself – the student completing the FAFSA, even if the student does not live with the parents
- Your parent's other children (even if they do not live with your parents) if:
  - Your parents will provide more than half of their support from July 1, 2021 through June 30, 2022 or
  - These children can answer "No" to every Dependency Status question on the FAFSA
- Other people:
  - If they now live with the parents
  - The parents provide more than half of their support, and
  - The parents will continue to provide more than half of their support from July 1, 2021 through June 30, 2022

Number in College

How many people in your parents' household will be college students in 2021-22?

- Enter the number of people in your parents' household who will attend college between July 1, 2021 and June 30, 2022.
    - Include: The student completing the FAFSA and any other people that live in your parents' household, as long as they will attend college at least half-time in 2021-22 in a program that leads to a college degree or certificate.
    - Do not include: Your parents, even if they are enrolled at least half-time in 2021-22 in a program leading to a degree or a certificate or students at a U.S. service academy, because most of their primary educational expenses are paid for by the federal government.

Parent's Financial Information

If the student's parents are divorced or separated, the student will provide the income information for the parent that the student lived with the most 12 months prior to completing the FAFSA. If the student lived with each parent an equal amount of time, provide information for the parent that provided more than 50% of the student's support. If that parent is remarried, the stepparent's information is required to be put on the FAFSA.

Parent Tax Filing Status:

For 2019, have your parents completed their IRS income tax return or another tax return?

- This question asks whether or not the student's parents have filed or will file a 2019 income tax return. If the student's parents are now married (even if they were not married in 2019) answer this question about them as a couple. If the student's parents are either not married, divorced, separated, or widowed, answer this question about the parent who is reporting financial information on this application and stepparent if remarried.
- Select the option that indicates the student's parents' 2019 income tax return filing status:
    - Already completed
    - Will file
    - Not going to file

Link to the IRS

- Students and parents who have filed their 2019 federal tax return may be able to use the IRS Data Retrieval Tool (DRT) to accurately and securely transfer their tax information into the FAFSA form.

- The IRS Data Retrieval Tool (DRT) allows applicants to transfer federal tax information to their 2021-22 FAFSA. Tax return data will be encrypted and will display "Transferred from the IRS" on the FAFSA when transferred. Be sure to consider this option if it's offered to you.
- **The IRS DRT may not work if the parent:**
    - is married and filed separate federal tax returns from their spouses.
    - has had a change in marital status after the end of the tax year.
    - filed a Puerto Rican or foreign tax return.
    - was victim of identity theft, involving their federal tax return.
    - has an address that does not match their federal tax return.

If the parent chooses to uses the DRT, they will need to login with their FSA ID account information. Be sure to select if you are Parent 1 or Parent 2. This is determined by which parent answered the parent

questions in the Parent Demographics section first or second and the parent that has the FSA ID account (for example if mom's information – name, SS#, DOB is listed as the first parent in the Parent Demographics section, Mom is Parent 1).

- When using the IRS DRT, the parents will leave the FAFSA and will be presented with the screen below. The address you provide on this screen must match exactly the address on the parent's 2019 tax return. It is very important that the parent has their tax return with them when completing the FAFSA.

If the parent is unable to use the IRS DRT, the parent will need to manually add income information into the FAFSA from the completed tax return. The FAFSA will indicate what line item to take the figures from on the tax return.

Parent Income from Work:

- This is not transferred from the tax return and parents will need to have all of their 2019 W-2s from all employers. Use the '?' icon found at the end of this question for additional assistance on where to find these numbers.

As of today is either of your parent's a dislocated worker?

- In general, a person may be considered a dislocated worker if he/she:
  - is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
  - has been laid off or received a lay-off notice from a job;
  - was self-employed but is now unemployed due to economic conditions or natural disaster;
  - is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station;
  - is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (for example: a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he/she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Skip Remaining questions:

- If presented with the question to skip remaining parent and student income and assets – say 'YES.' It will then take the parent to the end of the Form to sign and submit.

Parent's 2019 Taxable Income:

Use the '?' icon found at the end of this question for a list of taxable income.

Parents' 2019 Untaxed Income:

Use the '?' icon found at the end of this question for additional assistance in determining untaxed income and where to find the amounts. Some of these may have been transferred from the tax return if the parents used the IRS DRT.

- Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits).
- IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19.
- Child support received for any of your parents' children. **Don't include** foster care or adoption payments.
- Tax exempt interest income from IRS Form 1040—line 2a.
- Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 4c) minus (lines 4b + 4d). **Exclude rollovers.** If negative, enter a zero here.
- Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). **Don't include** the value of on-base military housing or the value of a basic military allowance for housing.
- Veteran's non-education benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
- Other untaxed income not reported in items 92a through 92g, such as workers' compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12.

Don't include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

Parent assets:

This question is part of the skip logic built into the FAFSA. Some families may not be required to complete this section. If parents are required to answer this section the FAFSA will present the questions below:

What is the total current balance of your parents' cash, savings, and checking accounts?

- Add the account balances of the parents' cash, savings, and checking accounts as of the day the FAFSA is submitted. Enter the total of all accounts as the total current balance. If the total is negative, enter zero as the total current balance.

What is the net worth of your parents' investments?

- The net worth of your parents' current investments is the amount left over after deducting the debt from the value of each investment.

- Investments include real estate (**do not include the home in which your parents live**), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.
- Note: UGMA and UTMA accounts are considered assets of the student and must be reported as an asset of the student on the FAFSA, regardless of the student's dependency status. Do not include UGMA and UTMA accounts for which your parents are the custodian but not the owner.
- Investments also include qualified educational benefits or education savings accounts such as Coverdell savings accounts, the value of all 529 college savings plans and the refund value of 529 prepaid tuition plans.
- Note: Students who must report parental information on this form should report all qualified educational benefits or education savings accounts owned by the parents and/or the dependent student as part of the parental assets.
- Investment value means the current balance or market value of these investments as of the day you submit your FAFSA form. Investment debt means only those debts that are related to the investments.

Investments do not include the home in which your parents live; cash, savings and checking accounts; the value of life insurance and all qualified retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.).

Student Financials

Student Information:

- In this section student applicants are answering questions about their 2019 income information. If the student filed a tax return, use the IRS DRT to transfer income into the FAFSA. The student is presented with same taxable and untaxed income questions and asset questions as in the parent financials section. Please refer to that section for guidance.

Sign and Submit

Are you a Preparer?

- A preparer is someone the student or parents would pay to complete the FAFSA. This question defaults to No. Only change to Yes, if the student or parents paid someone to help complete the FAFSA (for example a tax accountant or consultant)

FAFSA Summary

- Families can review the information listed on the FAFSA and make any changes to the information before submitting.

Agreement of Terms:

- The student and parent signing the FAFSA will need to "Read and Agree to Terms" on the FAFSA.

Signature Options:

- It is preferred that a student and parent sign the FAFSA online, signing it with their FSA ID account. The FSA ID serves as a legal signature for signing the FAFSA electronically. However, students or parents who do not have a FSA ID account, (parent may not have a SSN) are unable or decline to sign the FAFSA with an FSA ID account should follow the instructions to print, sign, and mail the signature pages.

Signature Status:

- If signing the FAFSA using FSA ID account, student will get a message that all signatures were provided.
- Click on Submit My FAFSA Now
- FAFSA information will be sent to all school listed on the FAFSA

Confirmation Page

FAFSA Confirmation Page:

- Upon completing the FAFSA, the student will receive a confirmation page. For each school selected by the student, the school's graduation, retention, and transfer rates are shown. Students can use this information when comparing schools.
- The confirmation page provides a link to the PA State Grant Form (SGF). If the student misses the link or forgets to click on it, PA State Grant will email the student the link and instructions to complete the SGF about 1 week after submitting the FAFSA. There is also a link provided for parents who need to complete a FAFSA for another child. This enables the parents to create a new FAFSA based on the parental data already provided in the completed FAFSA.

Click on this link to complete the PA State Grant Form

Click on this link if the parents need to complete a FAFSA for another child
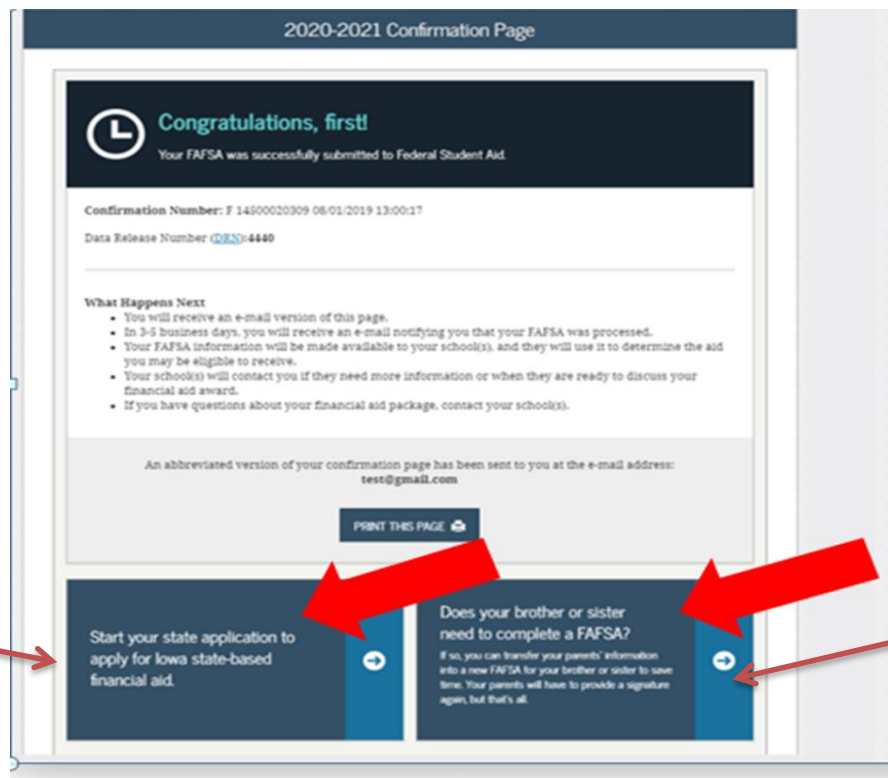
Additional Resources

- PA Student Aid Guide - Find everything you need to know about paying for higher education.
- FAFSA Tipsheet - Get help with filling out the FAFSA with these basic tips and answers to common questions.
- FSA ID Account Handout - This piece provides tips and instructions for creating an FSA ID.
- FSA ID Account Recording Sheet – This piece allows students and parents to write down and keep track of their username, password and security questions.